

Information to identify the case:

Debtor 1	<u>Robert Sabatino Miseo</u>	Social Security number or ITIN	xxx-xx-3608
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Elissa Sue Miseo</u>	Social Security number or ITIN	xxx-xx-1833
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-16678-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Sabatino Miseo

Elissa Sue Miseo

4/26/23

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert Sabatino Miseo
Elissa Sue Miseo
Debtors

Case No. 18-16678-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 26, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Sabatino Miseo, Elissa Sue Miseo, 130 Constitution Way, Basking Ridge, NJ 07920-2964
517435213	+ M&T Bank, KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518814631	+ U.S. Department of Education, P.O. Box 4414, Portland, OR 97208-4414

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 26 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 26 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517480986	Email/PDF: bncnotices@becket-lee.com	Apr 26 2023 20:52:29	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517435208	+ Email/PDF: bncnotices@becket-lee.com	Apr 26 2023 20:52:41	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517585474	+ EDI: BANKAMER2.COM	Apr 27 2023 00:27:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517435209	+ EDI: BANKAMER.COM	Apr 27 2023 00:27:00	Bankamerica, Po Box 982238, El Paso, TX 79998-2238
519892081	Email/Text: bncmail@w-legal.com	Apr 26 2023 20:42:00	Bill Me Later Inc., Synchrony Bank, c/o Weinstein and Riley PS, PO Box 3978, Seattle, WA 98124-3978
517435210	+ EDI: CITICORP.COM	Apr 27 2023 00:27:00	Brksb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
517584508	+ EDI: WFNNB.COM	Apr 27 2023 00:27:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517435211	+ Email/Text: EBN@edfinancial.com	Apr 26 2023 20:41:00	Edfinancial Services L, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
517473292	+ Email/Text: EBN@edfinancial.com	Apr 26 2023 20:41:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
517463079	+ Email/Text: EBN@edfinancial.com	Apr 26 2023 20:41:00	Granite State Mgmt. & Resources, on behalf of US Dept. of Education, PO Box 3420, Concord, NH 03302-3420
517435212	Email/Text: camanagement@mtb.com		

District/off: 0312-2

User: admin

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Date Rcvd: Apr 26, 2023

Form ID: 3180W

Total Noticed: 25

517586122	Email/Text: camanagement@mtb.com	Apr 26 2023 20:42:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
		Apr 26 2023 20:42:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
517435214	+ Email/Text: EBN@edfinancial.com	Apr 26 2023 20:41:00	Nhhelc/gsm&r, Po Box 3420, Concord, NH 03302-3420
518142970	+ Email/Text: bncmail@w-legal.com	Apr 26 2023 20:42:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518142969	+ Email/Text: bncmail@w-legal.com	Apr 26 2023 20:42:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
517435215	EDI: CITICORP.COM	Apr 27 2023 00:27:00	Staples Credit Plan, Dept 51 - 7864086789, P.O. Box 78004, Phoenix, AZ 85062-8004
517570152	+ EDI: AIS.COM	Apr 27 2023 00:27:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517435216	+ EDI: WFFC2	Apr 27 2023 00:27:00	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
517435217	+ EDI: WFFC2	Apr 27 2023 00:27:00	Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557
517531583	EDI: WFFC2	Apr 27 2023 00:27:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Department of Education
517455730	##+	Wells Fargo Bank, NA Default Document Processing, 1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-1663

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2023 at the address(es) listed below:

Name	Email Address
Dean G. Sutton	on behalf of Debtor Robert Sabatino Miseo dean@deansuttonlaw.com

District/off: 0312-2

User: admin

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Date Rcvd: Apr 26, 2023

Form ID: 3180W

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Dean G. Sutton

on behalf of Joint Debtor Elissa Sue Miseo dean@deansuttonlaw.com

Denise E. Carlon

on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6